

Information to identify the case:

Debtor 1	Valerian A. Karlski	Social Security number or ITIN	xxx-xx-5341
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Renee J. Karlski	Social Security number or ITIN	xxx-xx-1125
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-24514-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Valerian A. Karlski

Renee J. Karlski
fka Renee J. Agostini4/15/20**By the court:** Gregory L. Taddonio
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Valerian A. Karlski
Renee J. Karlski
DebtorsCase No. 15-24514-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 45

Date Rcvd: Apr 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2020.

db/jdb
cr +Valerian A. Karlski, Renee J. Karlski, PO Box 89, Monessen, PA 15062-0089
+American Honda Finance Corporation d/b/a Honda Fin, 3625 W. Royal Lane #200,
Irving, TX 75063-2912
cr +Honda Financial Services dba American Honda Financ, 3625 W. Royal Lane #200,
Irving, TX 75063-2912
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,
Pittsburgh, PA 15212-5860
14150130 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance Corporation, 201 Little Falls Drive,
Wilmington, DE 19808)
14150138 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
14150140 +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14150142 +Credit Management Company, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766
14161999 +First Commonwealth Bank, c/o Roger P. Poorman, Esquire, McGrath McCall, P.C.,
Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
14161036 +Greensburg Central Catholic High School, 911 Armory Drive, Greensburg, PA 15601-5209
14423223 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
14150147 +JRM Diagnostic Servicess LLC, 495 Waterfront Drive East, Homestead, PA 15120-1140
14187174 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
14174102 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
14163644 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,
Omaha, NE 68197)
14150151 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
14372519 +Pacific Union Financial, LLC, 1603 LBJ Freeway, Ste 500, Farmers Branch, TX 75234-6071
14150152 +Premier Medical Associates, PO Box 643773, Pittsburgh, PA 15264-3773
14150153 ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007
(address filed with court: Remit Corporation, 36 West Main Street, P.O. Box 7,
Bloomsburg, PA 17815)
14150156 +Universal CD/CNBA, PO Box 6241, IBS CDV Disputes, Sioux Falls, SD 57117-6241
14150157 Valley First Community FCU, 815819 Schoonmaker Avenue, Monessen, PA 15062

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 16 2020 04:01:29 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

14161035 +EDI: CINGMIDLAND.COM Apr 16 2020 07:38:00 AT&T, PO Box 6416,
Carol Stream, IL 60197-6416
14158241 EDI: AIS.COM Apr 16 2020 07:38:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
14150132 EDI: BANKAMER.COM Apr 16 2020 07:38:00 Bank of America, PO Box 15019,
Wilmington, DE 19886
14150131 EDI: BANKAMER.COM Apr 16 2020 07:38:00 Bank of America, PO Box 982235,
El Paso, TX 79998
14150133 +EDI: TSYS2.COM Apr 16 2020 07:38:00 Barclays Bank of Delaware, 700 Prides Crossing,
Newark, DE 19713-6109
14150135 +EDI: CAPITALONE.COM Apr 16 2020 07:38:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
14150134 +EDI: CAPITALONE.COM Apr 16 2020 07:38:00 Capital One, PO Box 30253,
Salt Lake City, UT 84130-0253
14150136 +E-mail/Text: bankruptcy@cavps.com Apr 16 2020 04:02:14 Cavalry Portfolio Services,
500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
14150305 +E-mail/Text: bankruptcy@cavps.com Apr 16 2020 04:02:14 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14200252 +E-mail/Text: bncmail@w-legal.com Apr 16 2020 04:02:09 Cerastes, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14150141 +E-mail/Text: bdsupport@creditmanagementcompany.com Apr 16 2020 04:02:20
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14150143 EDI: DISCOVER.COM Apr 16 2020 07:38:00 Discover Bank, PO Box 15316,
Wilmington, DE 19850
14152479 EDI: DISCOVER.COM Apr 16 2020 07:38:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
14150144 +EDI: DCI.COM Apr 16 2020 07:38:00 Diversified Consultants, 10550 Deerwood Park Blvd,
Suite 309, Jacksonville, FL 32256-2805
14204520 EDI: ECAST.COM Apr 16 2020 07:38:00 ECAST SETTLEMENT CORPORATION, PO BOX 29262,
NEW YORK, NY 10087-9262
14150145 +E-mail/Text: bankruptcynotice@fcbanking.com Apr 16 2020 04:01:02 First Commonwealth Bank,
601 Philadelphia Street, Indiana, PA 15701-3952
14150137 EDI: JPMORGANCHASE Apr 16 2020 07:38:00 Chase Bank USA, PO Box 15298,
Wilmington, DE 19850
14150139 EDI: JPMORGANCHASE Apr 16 2020 07:38:00 Chase/WAMU, PO Box 15298, Wilmington, DE 19850

District/off: 0315-2

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Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Apr 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14150148 +E-mail/PDF: resurgentbknotifications@resurgent.com Apr 16 2020 04:03:49 LVNV Funding, LLC,
PO Box 10497, Greenville, SC 29603-0497
14152624 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 16 2020 04:03:50
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14150149 +EDI: MID8.COM Apr 16 2020 07:38:00 Midland Credit Management, 8875 Aero Dr. Ste. 200,
San Diego, CA 92123-2255
14150154 +EDI: RMSC.COM Apr 16 2020 07:38:00 Synchrony Bank/Walmart, OI /bix 965024,
Orlando, FL 32896-0001
14150155 EDI: AISTMBL.COM Apr 16 2020 07:38:00 T-Mobile, POBox 742596, Cincinnati, OH 45274-2596
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, National Association
cr Pacific Union Financial LLC
14150150* +Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14150146* ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
(address filed with court: First National Bank of Omaha, PO Box 3412, Omaha, NE 68103)
cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
401 Liberty Avenue, Pittsburgh, PA 15222-1004
TOTALS: 2, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 15, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association
andygornall@latoufflawfirm.com
Brian C. Thompson on behalf of Joint Debtor Renee J. Karlski bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com/mgillespie@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@
hompsonattorney.com/jcastello@thompsonattorney.com/kbelko@thompsonattorney.com
Brian C. Thompson on behalf of Plaintiff Renee J. Karlski bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com/mgillespie@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@
hompsonattorney.com/jcastello@thompsonattorney.com/kbelko@thompsonattorney.com
Brian C. Thompson on behalf of Plaintiff Valerian A. Karlski bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com/mgillespie@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@
hompsonattorney.com/jcastello@thompsonattorney.com/kbelko@thompsonattorney.com
James Warmbrodt on behalf of Creditor Pacific Union Financial LLC bkgrou@kmlawgroup.com
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association
bkgrou@kmlawgroup.com
Justin L. McCall on behalf of Creditor First Commonwealth Bank jmccall@lenderlaw.com,
justin-mccall@comcast.net
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association
pabk@logs.com
Luke A. Sizemore on behalf of Creditor JPMorgan Chase Bank, National Association
lsizemore@reedsmith.com, slucas@reedsmith.com/bankruptcy-2628@ecf.pacerpro.com
Michael John Clark on behalf of Creditor JPMorgan Chase Bank, National Association
pabk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Roger P. Poorman on behalf of Defendant First Commonwealth Bank rpoorman@metzlewis.com,
slohr@metzlewis.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
William E. Craig on behalf of Creditor American Honda Finance Corporation d/b/a Honda
Financial Services, Administrator for Honda Lease Trust ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
William E. Craig on behalf of Creditor Honda Financial Services dba American Honda Finance
Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
TOTAL: 18